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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/698,708	10/27/2000	Srihari Kumar	P3937	6134

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CENTRAL COAST PATENT AGENCY
PO BOX 187
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EXAMINER

POINVIL, FRANTZY

ART UNIT	PAPER NUMBER
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3628

DATE MAILED: 12/20/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/698,708

Applicant(s)

KUMAR ET AL.

Examiner

Frantzy Poinvil

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 30 August 2004.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-9, 11-16 and 18-26 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-9, 11-16 and 18-26 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- ☐ Notice of References Cited (PTO-892)
- ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____
- ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____
- ☐ Notice of Informal Patent Application (PTO-152)
- ☐ Other: _____

DETAILED ACTION

1. Applicant's arguments filed 8/30/2004 have been fully considered but they are not persuasive.

Arguments:

2. Applicant's representative argues that Northington et al fail to teach or suggest "a control and report modules are selectively cross-linked with each other for the purpose of sharing reporting aspects of the aggregated data and for enabling user navigation between the modules"

In response, various portions of Northington et al. clearly teach means or steps of the modules being "selectively cross-linked with each other enabling the modules to share reporting aspects of the aggregated data and for enabling data and for enabling the user navigation between the modules" as recited in independent claims 1, 11 and 20.

Northington et al. teach obtaining a plurality of different types of financial information from different sources (see the abstract, column 2, lines 29-53) and enable a user to access, retrieve and/or manipulate these financial information at their terminal from a web server. See column 3, lines 1-61. Northington et al further teach a user may request a report (column 3, line 56 to column 4, line 11) and the requested information may be integrated into the requesters' business system. See column 4, lines 11-19, and column 15, line 38 to column 16, line 40 of Northington et al additionally teach data files are transferred to/from different compatible/incompatible computer systems, and that a database management system such as Oracle relational database management system is used to store and manage requested financial information. See column 7, lines 27-44. Financial data are formatted and extracted and are searched for at the appropriate database to be transmitted to the requested user. See column 8, line 1 to column 9, line 24 of Northington et al. Northington et al also disclose data integration. See column 2, lines 41-43, column 4, lines 11-16, column 5, lines 26-30.

Applicant's representative then argues that the claimed limitation of "a portfolio tracking module having at least one display interface for enabling viewing and manipulation of investment oriented account data, and a network reporting module having at least one display interface for displaying a solution-oriented network report compiled from the aggregated data" are not taught or suggested in Northington et al.

In response, Northington et al. discuss receiving and tracking financial information relating to a plurality of types of financial sources such as a user's portfolio. See column 17, lines 52-54. Furthermore, in an individual's or corporation's financial

report, the networth of the individual or corporation is usually included. See column 17, lines 31-33 of Northington et al. All types of data are manipulated on a user interface.

Claim Rejections - 35 USC § 102

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-8 and 11-26 are rejected under 35 U.S.C. 102(e) as being anticipated by Northington et al (US Patent No. 6,128,602).

As per claims 1-8 and 11-26, Northington et al disclose all the claimed invention. Northington et al disclose an open architecture system for automatically consolidating information from a plurality of financial systems or financial service providers into single accounting systems and for reporting and transferring financial information in response to a user request. See the abstract. the system enables a user to monitor, track and review financial transactions. The system also comprises a plurality of modules, each module having a distinct display interface providing interactive elements for a user to view and manipulate data from individual ones of the plurality data sources. Applicant is directed to figure 1, column 5, line 35 to column 6, line 40.

The system further includes one or more of a calendar module having for enabling viewing and manipulation of time and date sensitive calendar data, a

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transaction module for enabling viewing and manipulation of financially oriented account data, a portfolio tracking module for enabling viewing and manipulation of investment oriented account data, a networth reporting module for displaying a solution oriented networth report compiled from the aggregated data, a bill payment module for enabling viewing and initiation of payment action regarding current billing data and an account alert module for reporting time and event sensitive account alerts related to changes in account data. See column 5, line 15 to column 6, line 40.

The system also includes means for providing additional display interfaces launchable from individual ones of the plurality of control report modules the display interfaces containing interactive links to utilities for configuring the aspects of data display and for ordering transactions through the modules and rendering the network interface vehicle accessible to the user operating a remote data access device connected to the network. Applicant is directed to columns 5-8 of Northington et al.

Users access the system via the INTERNET using a personal computer, Web page or browser. Northington et al also disclose a database reporting software for accepting input from the software interface through individual ones of the control and report modules and for performing calculations, and ordering transactions based on the received input. Applicant is directed to column 7, line 45 to column 8, line 18.

The aggregated data are personalized to an accessing user and limited to display in a personalized interface. Note column 14, lines 15-20 and column 15, line 38 to column 16, line 40.

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claim 9 is rejected under 35 U.S.C. 103(a) as being unpatentable over Northington et al (US Patent 6,128,602).

The financial system and method of Northington et al are discussed above. Northington et al do not explicitly teach an account-bookmarks module having at least one interface for listing URLs of the plurality of data sources. The Examiner notes that the system of Northington et al is an Internet based system containing a web browser and the ability to save and list URLs of the plurality of data sources. Having an account-bookmarks module as claimed would have been obvious to one of ordinary skill in the art at the time of the invention to provide in the system of Northington et al in order to provide a quick storage of the URLs for fast and easy access of the data sources. Northington et al further teach monitoring travel plans. See column 15, lines 38-65. Initiating of travel plans is interpreted as recoding the dates intended to travel as such would be done by any party desiring to travel.

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Conclusion

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Frantzy Poinvil whose telephone number is (703) 305-9779. The examiner can normally be reached on Monday-Thursday 7:00AM-5:30PM.

The fax phone numbers for the organization where this application or proceeding is assigned are (703) 872-9326 for before final communications, (703) 872-9327 for After Final communications and (703) 872-9325 for Customer Service communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.

FP
November 20, 2004


FRANTZY POINVIL
PRIMARY EXAMINER
Au 3628